



Direct Deposit Answers to Frequently Asked Questions

Q: What is Direct Deposit?

A: Direct Deposit is an electronic payment method used to pay employees by having their net pay (pay after taxes and other deductions) deposited directly into a bank or other eligible financial institution of their choice.

Q: How does Direct Deposit work?

A: On payday, your net pay is deposited directly into your account by electronic funds transfer based on information provided by you when you enrolled for direct deposit. Funds are deposited directly to your checking and/or savings account(s).

Q: How reliable is Direct Deposit?

A: Direct Deposit is the fastest, most reliable payment method available. Three out of four Americans who have access to Direct Deposit choose to use it.

Q: Why does the Commonwealth of Kentucky provide direct deposit?

A: This service is provided to employees because it is safe, fast and convenient. Not only is it a valuable employee benefit, but it provides tremendous cost savings to the State. The cost of an electronic transaction is a fraction of the cost of issuing a paper check and checkstub.

Q: Is direct deposit required for all employees?

A: Currently direct deposit is only required for new employees (appointed to the Executive Branch of State Government) hired or rehired on or after January 1, 2013, per the Direct Deposit and Electronic Salary Statement Policy made effective on January 1, 2013.

Q: What if the new policy applies to me but I fail to enroll in Direct Deposit, according to the Direct Deposit and Electronic Salary Statement – Employee Agreement within the required timeframe?

A: Failure to comply within the required timeframe set forth within the Direct Deposit and Electronic Salary Statement – Employee Agreement may affect your employment with the Commonwealth of Kentucky.

Q: Can a new employee be exempted from this policy?

A: New employees who wish to request a waiver to this policy must do so within three (3) business days of hire by completing and submitting the Direct Deposit and Electronic Salary Statement Hardship – Request for Exemption form, according to the instructions provided on the form. Only the Personnel Cabinet's Commissioner of the Department of Human Resources Administration has the authority to approve or deny a request.

Q: What are some of the advantages of utilizing direct deposit instead of receiving a paper check?

A: Safety and convenience are big factors, as the net pay is deposited directly to the employee's account(s) in a timely manner, even if the employee is absent from work on payday or if there is inclement weather. With direct deposit, there are no more worries about unreliable mail service; no more concerns about lost or stolen checks; no more long lines at the bank waiting to deposit a paycheck.

Q: How will I know how much I have been paid by direct deposit?

A: Electronic salary statements are available through the Employee Self-Service (ESS) feature of the Kentucky Human Resources Information System (KHRIS) at <https://khris.ky.gov/iri/portal>, using your employee ID and password. Once in ESS, click on "Payment Information," then click on "Salary Statement." Please see Instructions for Accessing Your Electronic Salary Statement via ESS for additional guidance on accessing these statements.

Some employees (either hired prior to January 1, 2013 or without computer access) may still receive printed checkstubs that provide this same information.

Q: When can I withdraw money from payments deposited to my account using direct deposit?

A: Most financial institutions make the funds available for withdrawal at the beginning of business on the same day as payday. Employees should check with their individual financial institutions concerning fund availability and withdrawals.

Q: What if I do not have a bank account?

A: Employees that do not have a checking or savings account select a financial institution of their choice that best fits their needs in terms of convenience, safety, service, interest on deposits, and cost of service. Many financial institutions now offer either a free or economy type banking account to employees who receive their pay by direct deposit.

Q: Do I have to use a particular financial institution for direct deposit?

A: No. Employees may use any financial institution in the United States that is a member of the Automated Clearing House (ACH) Network. Eligible institutions include banks, credit unions and savings banks. Employees can also designate multiple accounts to deposit their money into.

Q: How do I sign up for direct deposit?

A: Employees may enroll in direct deposit in two different ways. The preferred method is to log into the Employee Self-Service (ESS) feature of the Kentucky Human Resource System (KHRIS) at <https://khris.ky.gov/irj/portal>, using your employee ID and password. Once in ESS, click on "Personal Information," then click on "Bank Details." Click on "Edit" to begin entering your information. An alternate method to enrolling is to complete the Direct Deposit Enrollment form and turn it into your HR Administrator for processing.

Before completing either process, please review our Direct Deposit Information which provides detailed instructions and information regarding this service.

Q: Once I've enrolled, when is my direct deposit effective?

A: Your direct deposit will become effective on the next pay date that payroll is processed in KHRIS, which is typically five to seven days prior to the actual pay date. You can confirm the exact effective date of your direct deposit with your HR Administrator.

NOTE: Paychecks received on the 15th of the month are for work performed between the 16th-30th of the prior month. Paychecks received on the 30th of the month are for work performed between the 1st-15th of that same month. Therefore, enrolling in direct deposit does not affect when new employees are paid. New employees will not receive their first paycheck until the pay date for which the pay period they began work is processed and paid.

Q: What if I want to make a change to my financial institutions?

A: You can change your banking information at any time. The preferred method is to log into the ESS feature of KHRIS at <https://khris.ky.gov/irj/portal>, using your employee ID and password. Once in ESS, click on "Personal Information," then click on "Bank Details." Click on "Edit" to begin changing your information under the appropriate bank account. An alternate method for changing your information is to complete the Direct Deposit Enrollment form and turn it into your HR Administrator for processing.

Q: How does direct deposit affect my current payroll deductions?

A: Direct deposit does not affect an employee's current payroll deductions.